

Fill in this information to identify the case:			
Debtor 1	James M. Bane		
Debtor 2 (Spouse, if filing)	Shirley A. Bane		
United States Bankruptcy Court for the:	Northern	District of	Illinois (State)
Case number	16-24886		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information	
Name of creditor:	U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust
Court claim no. (if known)	2
Last 4 digits of any number you use to identify the debtor's account:	2355
Property address:	620 S. Elmwood Avenue
	Number Street
	Waukegan IL 60085
	City State Zip Code
Part 2: Prepetition Default Payments	
<p>Check one:</p> <p><input checked="" type="checkbox"/> Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.</p> <p><input type="checkbox"/> Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this responses is: _____</p>	
Part 3: Postpetition Mortgage Payment	
<p>Check one:</p> <p><input checked="" type="checkbox"/> Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.</p> <p>The next postpetition payment from the debtor(s) is due on: 04/01/2021 MM / DD / YYYY</p> <p><input type="checkbox"/> Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.</p> <p>Creditor asserts that the total amount remaining unpaid as of the date of this response is:</p> <p>a. Total postpetition ongoing payments due: (a) _____</p> <p>b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) _____</p> <p>c. Total. Add lines a and b. (c) _____</p> <p>Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ MM / DD / YYYY</p>	

Debtor 1 James M. Bane Case number (if known) 16-24886
 First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

The following amount(s) will be due at the earlier of repayment in full, acceleration, or maturity of the loan:

Deferred extension interest (related to re-ages or loan mods): \$
 Deferred daily simple interest: \$
 Deferred (other): \$

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✕ /s/ Joel P. Fonferko Date 4/1/2021
 Signature

Print Joel P. Fonferko Title Attorney for Creditor
 First Name Middle Name Last Name

Company Codilis & Associates, P.C.

If different from the notice address listed on the proof of claim to which this response applies:

Address 15W030 North Frontage Road, Suite 100
 Number Street

Burr Ridge IL 60527
 City State ZIP Code

Contact phone (630) 794-5300 Email bkpleadingsNORTHERN@il.cslegal.com

File #14-15-05876

16-24886

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on April 1, 2021 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 1, 2021.

Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF

James M. Bane, Shirley A. Bane, Debtor(s), 620 S. Elmwood Ave., Waukegan, IL 60085

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Joel P. Fonferko

Berton J. Maley ARDC#6209399

Rachael A. Stokas ARDC#6276349

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

Brenda Ann Likavec ARDC#6330036

Terri M. Long ARDC#6196966

Codilis & Associates, P.C.

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300)

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NOTE: This law firm is a debt collector.